



October 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 10



BUILDING ON YOUR BELIEFS



A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Building On Your Beliefs

Many of us have a belief system in place whether you believe in a higher power or you believe in the power of positive thinking. Whatever that belief is, it remains only that — a belief — unless you work to make that belief a strong, life-focusing foundation or a fundamental platform by which you live. What this means is, believing is good, but it takes work to make that belief a reality, or rather a working, functioning part of your life.

To give you an example of what I mean or rather the best scenario I can equate this to, is relationships. For example, when Dottie and I first met, we had this lovic-dovie, warm and fuzzy feeling all the time, and after time, we began to believe in the power of our relationship. However, that warm and fuzzy feeling doesn't last forever and soon you realize a relationship is more about making it work than it is about fluttering eyelashes and sweaty palms. The belief in the power of the relationship is still there, but it takes a concerted effort to make it work and last for the long-term.

It may seem like a stretch, but really it isn't. The same can be said of how we handle our opportunity with American Income and National Income.

When we first come aboard, we have this great feeling that this is going to be a great career, with more ups than downs, and after time, we begin to believe it is always going to be this way. In essence, we are just in the warm and fuzzy stage of our relationship with our career. Again, however, that feeling

doesn't last, and just like in any other relationship, we begin to realize that it takes work to make it happen each and every day and it becomes more than just a career, but a way of life.

What is important is that in order to sustain that way of life, that belief in your career, you have to work on it just as you would any relationship. It is all about solidifying your relationship with the Company.

To go further, we have to get back to what we are good at. Sometimes we spend the majority of our time trying to change things that really don't need to be changed. In other words, it is about fine-tuning our strengths and working on our weaknesses.

As we close out 2004, I want you to check your belief systems and work on them to make them more effective. I want you to get back to what you are good at and tweak what needs to be, not changing things entirely. I believe we are a great Company with a solid foundation. However, at times I feel we stray when it comes to our fundamentals.

Again, like I said at the beginning of this article, believing is good, but it takes work, determination, and commitment to make your beliefs a reality and your business a success.

Let's bring it all together for the year's end and make our beliefs — in the opportunity, in this Company, and in ourselves — work to our advantage.

Come together!

Dates to Remember

Wednesday, Nov. 24, 2004

All business and PR credits must be in the Home Office to count for November production.

Thurs., Nov. 25 - Fri., Nov. 26, 2004

The Home Office will be closed for the Thanksgiving holidays.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$776,078.00 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Congratulations are in Order!

David Ackerman, an MGA with the Eric Gigliome Agency, achieved \$100,000 of 13-month in force premium.

Andrew Bishop, an MGA with the Altig-Hay Agency, achieved \$100,000 of 13-month in force premium.

Omar Hashimi, a GA with the Jatoff-Foti Agency, achieved \$100,000 of 13-month in force premium.

Matthew Hogan, a GA with the Durbon Oldham Agency, achieved \$100,000 of 13-month in force premium.

Scott Keeney, a GA with the Durbon Oldham Agency, achieved \$100,000 of 13-month in force premium.

Pablo Pirela, an SA with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

Paulo Rossa, an MGA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held June 26-29, 2005.*

Partial Conversions

When we receive conversion applications and the insurance amount on the new application is less than the insurance on the term policy or rider, we are not always sure what needs to happen with the "remaining" term coverage. **Often, there are no instructions or the instructions do not clearly tell us if the "balance" is to remain in force or be cancelled.**

When only a portion of the term insurance is converted, please indicate the amount and whether or not any part of the balance is to remain in force. *Clear instructions reduce complaints and cancellations. We need your help to prevent both problems.*

Positive Nicotine Lab Result

Occasionally an applicant tests positive for the presence of nicotine, but adamantly denies smoking. The test performed by our laboratory for the presence of cotinine (a metabolite of nicotine) is virtually 100 percent accurate. Therefore, when an applicant does test positive, you can be sure they are using tobacco in some form. The only possible explanation for a positive result, other than the use of tobacco, is use of nicotine gum or a nicotine patch, and both of these are considered tobacco users. Exposure to second hand smoke will not cause a positive result. **Our policy relative to qualification for non-smoker rates is simply that the applicant must not have used tobacco in any form for one year preceding the application date.**

Underwriting often sees second and sometimes third oral specimens collected by the Agent after someone has tested positive for cotinine and received smoker rates; this is not appropriate or acceptable. If an applicant challenges the results of the test, the proper procedure is to have them submit in writing to the VP of Underwriting an explanation of why they think the test showed positive. Their explanation will be reviewed, and if it is appropriate to re-test, the Underwriting VP will make that decision and notify the Agent or the Agency office.

Simply admitting that they do not use tobacco products is not a sufficient explanation to refute the results of the testing. As stated above, the test performed by the lab is virtually 100 percent accurate, and therefore, tobacco products were being used.

If an applicant, who tests positive for cotinine, quits using tobacco and wants Underwriting to consider a non-smoker rate, they must wait a minimum of one year after quitting before we will make the change. **In order for UW to consider a change in rates, the Agent must complete a new application, collect a new oral specimen, and provide a statement from the applicant of the date they quit and that they have not used tobacco in any form for one year. In addition to the test and new application, we are relying on their statement of no tobacco use for our decision to issue non-smoker rates.**

Use of Questionnaires

Questionnaires completed by the Agent at the time of application provide important information and reduce the time it takes to issue a policy. **Sometimes, however, we see incomplete questionnaires which can cause extra work and delays in processing a case.** For example, the Alcohol Use Questionnaire has two very critical questions:

1. "If no longer drinking, date of last drink?"
2. "Approximately how many drinks in one day?"

These two questions are sometimes not answered and, yet, their answers provide vital information to the underwriter.

Also, occasionally an Agent will use outdated or "revised" questionnaires rather than an updated version. When this happens, the value of the questionnaire is diminished because critical questions on the newer version may go unanswered or the form was not filed and approved by the respective state, and therefore, is unusable. **Please do not copy old questionnaires; instead order the most current version through Agency Supply or print one from the Underwriting section of the Agency Resource Center.**

Do Not Hold Applications

In the distant past, we have had some instances where an Agent completed a life application and collected money, but did not submit either to the Home Office. In one example, the Agent apparently decided their applicant was uninsurable and destroyed the application with the CWA check. In a second example, the Agent thought their applicant was uninsurable, but decided to hold the application and money until the applicant turned 60; then either re-wrote the application or put in a request that the applicant be considered for Senior 10 coverage.

Once an application is completed and money is collected, the Agent must submit both to the Home Office. **Submitting an application in a timely manner is necessary for creating a record of the application.** This way, if sudden or unexpected death occurs, we are in a better position to consider a claim. Also, if an applicant dies and the Agent delayed in submitting, the Company will likely be required to pay a claim regardless of an applicant's insurability. In this case the Agent may be liable as well.

The bottom line, an Agent should never hold an applicant's application or money. It is imperative that these items are submitted to the Home Office as soon as possible!

Any delay in submitting an application can cause the Company and the Agent to be liable for a claim we otherwise would not have to pay.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

Alexander Alvarez David Zophin Connecticut	Brandon Elder John Akers Nebraska	Justin Harris Mark Hancock Indiana	Michael Leith Jatofi-Foti California	Theron McLauchlan Rick Mansfield Maine	Adam Smith Geneser-Geneser Missouri
Priscilla Anderson David Cohen California	Ricardo Ferreira Eric Giglione New Jersey	Matthew Ho Rick Altig British Columbia	Eyad Lobbad Slav Bitman North Carolina	Karen Montgomery David Zophin Connecticut	Emerude Valenciano Furer-Whittinghill California
Carla-Marie Antao David Zophin Connecticut	Joshua Freeman Bill Taylor Oklahoma	Sharon Jakowczuk Robert Hughes North Carolina	Dustin Mamer Pat Shehan Alabama	Vernica Ochoa David Cohen California	Marko Vujadin Rick Altig Manitoba
Galen Blyth Furer-Whittinghill California	Justin Gober Pat Shehan Alabama	Aaron James Rick Altig Manitoba	Gene Martin Bob Olson Illinois	Diana Robinson Rusty Jewell South Carolina	Brenda Walker Conard-Blumert Maryland
Tony Derico Gleb Ostrovsky Mississippi	Ranjit Govindan Rick Altig Quebec	Jessica Kukdo Pat Shehan Alabama	Jessica McDowell Marc Morton Ohio	Derek Rosata David Zophin Massachusetts	Bernard Wiklendt Marc Zipper Florida
John Dixon Geneser-Geneser Illinois	Brian Hammond Eric Giglione New Jersey	John Langston Basov-Boles Texas	Tiffany McDowell John Akers Nebraska	Frank Silvera Eric Giglione New York	Michael Zorn Rick Altig North Dakota

Promoted To General Agent

Barbara Bomer James Surace Ohio	Jamie Fields Marc Morton West Virginia	Armen Injghulyan Ronald VanWoestik Ohio	Byron Paz Joshua Chalom Ontario	Majjargal Sukhbaatar Gleb Ostrovsky Mississippi
London Burnett James Surace Ohio	Willie Hayden David Zophin Connecticut	Scott Johnson Ramin Kouladji Nova Scotia	Tommy Richardson Bill Taylor Oklahoma	
John Buss Rick Mansfield Maine	Gabriel Hernandez David Zophin Connecticut	Cathy Kay David Cohen California	Rhonda Scarr Conard-Blumert Maryland	
Anthony Cannady Conard-Blumert Virginia	Eddie Hill Mark Hancock Indiana	Taniqua Medina Eric Neal Texas	Gleason Snowden Steve Greer Texas	
Melanie Cohen David Zophin Massachusetts	Todd Hogan Steve Hartman Arizona	Manuel Oles David Cohen California	Nicholas Suboleski Jatofi-Foti California	

Promoted To Master General Agent

Nestor Aramayo Tom Williams Florida	Horace Johnson Toen Williams Florida	Eugene Melamed Slav Bitman North Carolina	Sergey Tovmenko Ronald VanWoestik Ohio
DeMario Cooper Slav Bitman North Carolina	Michael Kolasa Conard-Blumert Maryland	Gilbert Nesmith Rusty Jewell South Carolina	Ryan Wilkie David Cohen California
George Jerrigan Rusty Jewell South Carolina	Samuel Lasala Geneser-Geneser Missouri	Ed Olfert Rick Altig Manitoba	Ernest Wilmoth Pat Shehan Alabama

Founder's Club Outstanding Producers

September 2004

AGENT	SQA	TIMES QUALIFIED	TOTAL NET ALP	NG ▲	RETENTION
Timothy Cruise	Bob Olson	16	\$88,704		80.5
Mary Ann Gaelic	Steve Friedlander	2	51,706		76.0
Carla Miller	John Akers	4	50,679		85.6
Max Quasem	David Cohen	2	57,489		83.5
Scott Remmey	Eric Giglione	8	47,337		83.7

▲ Percentage of Net to Gross

Individual Producers

1. Matthew Hogan

Harrisburg, PA



2. Theresa Bellajaro

Kailua, HI



3. Upinder Bhinder

Calgary, AB



4. Howard Heron

Ft. Lauderdale, FL



5. Ruben Soberanes

Concord, CA



6. Marlon Underwood

Woodridge, IL



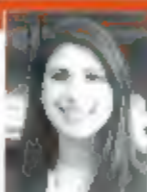
7. Charles Riggs

Houston, TX



8. Beth Snow

Concord, CA



9. Haylee Nye

Salt Lake City, UT



10. Edwin Flores

Los Angeles, CA



Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

September Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Matthew Hogan	\$24,293		71.3	Frederick Hadayia	Durhon Oldham
2. Theresa Bellajaro	23,880		77.7	Brian Traboulay	Rick Altig
3. Upinder Bhinder	23,266		75.1	Melinda-Rae Lynn	Rick Altig
4. Howard Heron	19,522	100		William Cook	Tom Williams
5. Ruben Soberanes	19,276		71.8	Doreen Ryan-Foti	Jatoft-Foti
6. Marlon Underwood	19,085		69.3	Marlon Underwood	Bob Olson
7. Charles Riggs	19,069	100		Alfred O'Connor	Steve Greer
8. Beth Snow	18,872	96		Curt Snow	Jatoft-Foti
9. Haylee Nye	18,705	97		Dustin Miller	Altig-Orlovic
10. Edwin Flores	18,273		77.2	Micah Cohen	David Cohen
11. Stephen Perotti	18,135		73.3	Roger Johnson	Jatoft-Foti
12. Rudi Camenzind	17,694		89.8	Erik Graham	David Cohen
13. Lance Brown	16,485		81.4		Steve Hartman
14. James Davis	16,196	89		Alex Roland	Chris La Fond
15. David Lesure	15,624	85		Kevin Surles	David Zophin
16. Timothy Cruise	15,588		80.5	Steven Jakubczak	Bob Olson
17. Max Quasem	15,469		83.5	Erik Graham	David Cohen
18. John Martin	15,465		72.0	James Logan	Robert Hughes
19. Steve Foti	15,245		68.0	Steve Foti	Jatoft-Foti
20. Omar Hashimi	15,053		69.8	Steve Foti	Jatoft-Foti

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Timothy Cruise	\$167,165		80.5	Steven Jakubczak	Bob Olson
2. Carla Miller	146,274		85.6	Carla Miller	John Akers
3. Marlon Underwood	141,005		69.3	Marlon Underwood	Bob Olson
4. Matthew Hogan	129,008		71.3	Frederick Hadayia	Durhon Oldham
5. Ruben Soberanes	122,405		71.8	Doreen Ryan-Foti	Jatoft-Foti
6. Max Quasem	121,467		83.5	Erik Graham	David Cohen
7. Allan Gilbert	120,256		71.2	Denise Gilbert	Bob Olson
8. Steve Foti	116,277		68.0	Steve Foti	Jatoft-Foti
9. Daniel Potilechio	115,730		84.5	David Wang	Bob Olson
10. Robert Ulreich	113,448		90.2	Roger Johnson	Jatoft-Foti
11. Lance Brown	113,412		81.4		Steve Hartman
12. Pablo Pirela	111,333		81.4	Denise Gilbert	Bob Olson
13. Victor Quimson	108,210		75.9	Steve Foti	Jatoft-Foti
14. Mary Ann Gaelic	107,961		76.0	Lawrence Hauck	Steve Friedlander
15. Anthony Mele	107,386		84.2	Jim Bianchi	Durhon Oldham
16. Arkadi Nulman	105,670		86.3	Kathy Mann	David Cohen
17. Alex Bluhm	105,135		78.3	Roger Johnson	Jatoft-Foti
18. Scott Keeney	103,895		75.3	Frederick Hadayia	Durhon Oldham
19. Scott Remmey	102,243		83.7	Jeff Dinocento	Eric Gigliozzi
20. Omar Hashimi	101,820		69.8	Steve Foti	Jatoft-Foti

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

32 Years of Service

Pater Nielsen

24 Years of Service

Patrick Coughlin
Eric Giglione

22 Years of Service

Rick Altig

19 Years of Service

Ted Schilling

17 Years of Service

Angeles Ordas

13 Years of Service

David Hausman
James Palmes
Jinzhou Zhao

12 Years of Service

Janice King

11 Years of Service

Douglas Bauknecht

9 Years of Service

Roger Hotz
Kobina Sekyi

8 Years of Service

Eric Dionne
Joey Kennedy
Cynthia Lebrun-Yaffe

7 Years of Service

Brenda Carson
Carla Miller

6 Years of Service

Carl Boldon
Anthony Christman
Pamela Drury
Benjamin Mancillas

5 Years of Service

Steven Jakubczak
David Zophin

4 Years of Service

Loreen Baloun
Daniel Blair
Timothy Farr
Jerald Muhammad
Eric Neal
Marlon Underwood

3 Years of Service

Linda Amante
Kevin Appasamy
Robert Bingham
Matthew Dahler
Eric Grier
Joseph Larsen
Erin Neal
Clay-Nghia Nguyen
Demetrius Peete
Dustin Raaum

2 Years of Service

Mack Bell
Joseph Callahan
Randy Clem
Joseph Coarsey
Brenden Determann
Carlos Espinel
David Faraway
James Frey
Mary Ann Gaelic
Christopher Georgiadis
Frederick Hadayia
Robert Hunt
Todd Johnston
Muhammad Khan
Bradley Kulak
Jason Mollo
Becky Ramirez
Jonathan Rischitelli
Parminder Sihota
Michael Snow
Karl White
Roddy Yamachika

1 Year of Service

Laura Adams
Maurice Bailey
Luann Baxter
Dallas Bennett
Sandra Carlson
Donald Fletcher
Preston Foster
Benjamin Foti
Bonnie Garcia
Thomas Hall

1 Year of Service Cont.

Ronald Hartwell
Matthew Hogan
John Keiderling
Jebadiah Kilmer
Salvador Luna
Jason Mayer
Matthew Melhorn
Justin Miller
Corey Neff
Pete Pels
Christopher Pepin
Ashara Pharms
Pablo Pirela
Kara Ray
Shawn Richmond
James Sak
Chris Schuckman
Rebecca Shandrow
Thomas Spight
Kevin Tawzer
Frederick Ullrich
Edmondo Verrico
Darren Wakefield
James Worf
Larry Wright
Erin Ziegler
Michael Zieja

American Income & National Income Proudly Presents A New Labor Advisory Board Member



Freddie Simpson

*President, Brotherhood
of Maintenance of
Way Employes*

Freddie Simpson, President of the Brotherhood of Maintenance of Way Employes (BMW), has been unanimously elected to the Labor Advisory Board.

Mr. Simpson previously served as acting president following the retirement of his predecessor, Mac A. Fleming.

The BMW is an international railway union serving the workers who build and maintain the tracks, bridges, buildings, and other structures on the railroads in the U.S. and Canada.

Mr. Simpson was first elected as an international officer of the BMW as grand lodge secretary-treasurer in July of 2002.

Prior to being elected secretary-treasurer, Mr. Simpson served as general chairman of the BMW's Allied Eastern Federation (AEF). He began his railroad career on April 3, 1974, hiring out on the Louisville and Nashville Railroad where he gained seniority as a track repairman, machine operator, assistant

foreman, and foreman in the track department. He also worked on the traveling rail, tie, and surfacing gangs as well as a section gang.

Before being elected as general chairman of the AEF, Simpson served numerous other elected positions beginning as local chairman for BMW Lodge 671 and continuing on as a joint protective board member, vice chairman, and general chairman of the former BMW Dixie Federation. Simpson also served in elected capacities as general chairman of the Southeast System Federation, secretary-treasurer, and first vice chairman representing the AEF.


We welcome Mr. Simpson to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

Supervising Agents




1. Matthew Hogan
Harrisburg, PA



2. Scott Keeney
Harrisburg, PA



3. Corey Neff
Billings, MT



September Production

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Matthew Hogan	\$42,740	\$67,033	91		4	Frederick Hadayia	Durhon Oldham
2. Scott Keeney	39,739	48,706		80.1	4	Frederick Hadayia	Durhon Oldham
3. Corey Neff	30,376	31,321		69.3	4	Dustin Raam	Rick Altig
4. Ricky Thompson	28,178	31,207	88		4	Barry Dillah	Eric Giglione
5. James Larkin	19,794	23,064		80.4	5	Theodore Pappas	Eric Giglione

YTD Production

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic


All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Scott Keeney	\$136,506	\$242,022		80.1	4	Frederick Hadayia	Durhon Oldham
2. Matthew Hogan	119,928	218,599	91		4	Frederick Hadayia	Durhon Oldham
3. Corey Neff	116,105	204,696		69.3	4	Dustin Raam	Rick Altig
4. Steven Sequeira	105,832	156,907		81.7	2	Maurice Davies	Steve Friedlander
5. Eric Bailly	99,282	136,733		74.6	7	Dustin Raam	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents

1. Jose Sanchez
Woodridge, IL



2. Horace Johnson
Ft. Lauderdale, FL



2. Tracy Haden
Houston, TX



4. Diane Carrion
Edison, NJ



5. Michael Kowatch
South Bend, IN



September Production

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

Name	1 st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Jose Sanchez	\$36,133	\$36,867		74.6	9	David Wang	Bob Olson
2. Horace Johnson	34,651	44,311		72.4	6	William Cook	Tom Williams
3. Tracy Haden	33,005	42,295		71.8	5	Alfred O'Connor	Steve Greer
4. Diane Carrion	30,809	34,249		77.6	9	David Hausman	Eric Giglione
5. Michael Kowatch	30,043	32,890	90		5	Marlon Underwood	Bob Olson
6. Tamara Ford	28,039	45,588		72.4	10	Robert Dunn	Marc Morton
7. Danielle Holmes	26,978	32,869		82.2	5	Joshua Goodman	William Jennings
8. Allan Gilbert	25,955	40,322		75.0	5	Denise Gilbert	Bob Olson
9. Frank Sommers	23,889	30,625	92		4	Dorian Oldham	Durhon Oldham
10. Jeffrey Oakman	23,799	26,130	94		3		Williams-Williams

YTD Production

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

Name	1 st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Jose Sanchez	\$255,333	\$288,663		74.6	9	David Wang	Bob Olson
* 2. Allan Gilbert	246,942	367,225		75.0	5	Denise Gilbert	Bob Olson
* 3. Rob Hard	191,596	245,581		75.5	5	William Thompson	Vic Hancock
* 4. Michael Nowak	186,560	262,071		73.2	3	Jim Bianchi	Durhon Oldham
* 5. Barrett Clayton	171,347	202,430		71.2	5	Gregory Partee	Vic Hancock
6. Diane Carrion	164,621	224,829		77.6	9	David Hausman	Eric Giglione
7. Horace Johnson	157,556	216,025		72.4	6	William Cook	Tom Williams
8. Kent Thrower	156,953	213,481		69.9	3	Alex Roland	Chris La Fond
9. James Worf	147,697	199,015		71.6	5	Joshua Goodman	William Jennings
10. Alison King	142,105	206,881		72.5	5	John McCreary	Furer-Whittinghill

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

**American Income and National Income —
Helping You Discover Your Leadership Potential**

As a business owner, each independent contractor can choose the level of success they want to achieve. American Income and National Income periodically sponsors a Leadership Development Seminar to provide information and tools to Managers who want to build their businesses and expand their leadership roles and abilities. Some of the best leaders in the Company, our State General Agents, who have a proven history of success, as well as other speakers are brought in to provide insight and guidance that is invaluable to attendees who are eager to learn.

Topics such as Recruiting for Growth, Developing Leaders Key to Your Success, Making the Transition — Personal Producer to Leader, Quality of Business, and Managing the Sales Week are just a few of the areas covered in the seminar.

Most of all, the Leadership Development Seminar gives Managers a chance to get refocused on growing their Agencies. It also allows them to solidify their belief in American Income and National Income. More importantly, it gives them the tools they need to make the most of their potential.

We encourage those who are interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!

Take a look at what the last class of graduates from the Leadership Development Seminar had to say about their experience!

"My experience helped me get a better understanding of what a successful Manager does, and how being more consistent in implementing what I learned at LDS will assist me with my long-term goals at American Income."

Lily Tibben

"Thanks again for putting on a fantastic production for us at the Leadership Development Seminar. I don't think I have ever been better equipped to face the challenges before me, and I have never been more excited to face the trials that lay ahead."

Don Wolf

"The Leadership Development Seminar helped me get a better understanding of the recruiting process and the major role it plays in the growth and development of my Agency."

Kathy Loughran

"The Leadership Development Seminar taught me that my mind set is everything. Attitude follows right behind, and vision will show you the light. I will be thrilled to apply my newfound knowledge."

Ryan Wilkie

LDS Attendees October 2004

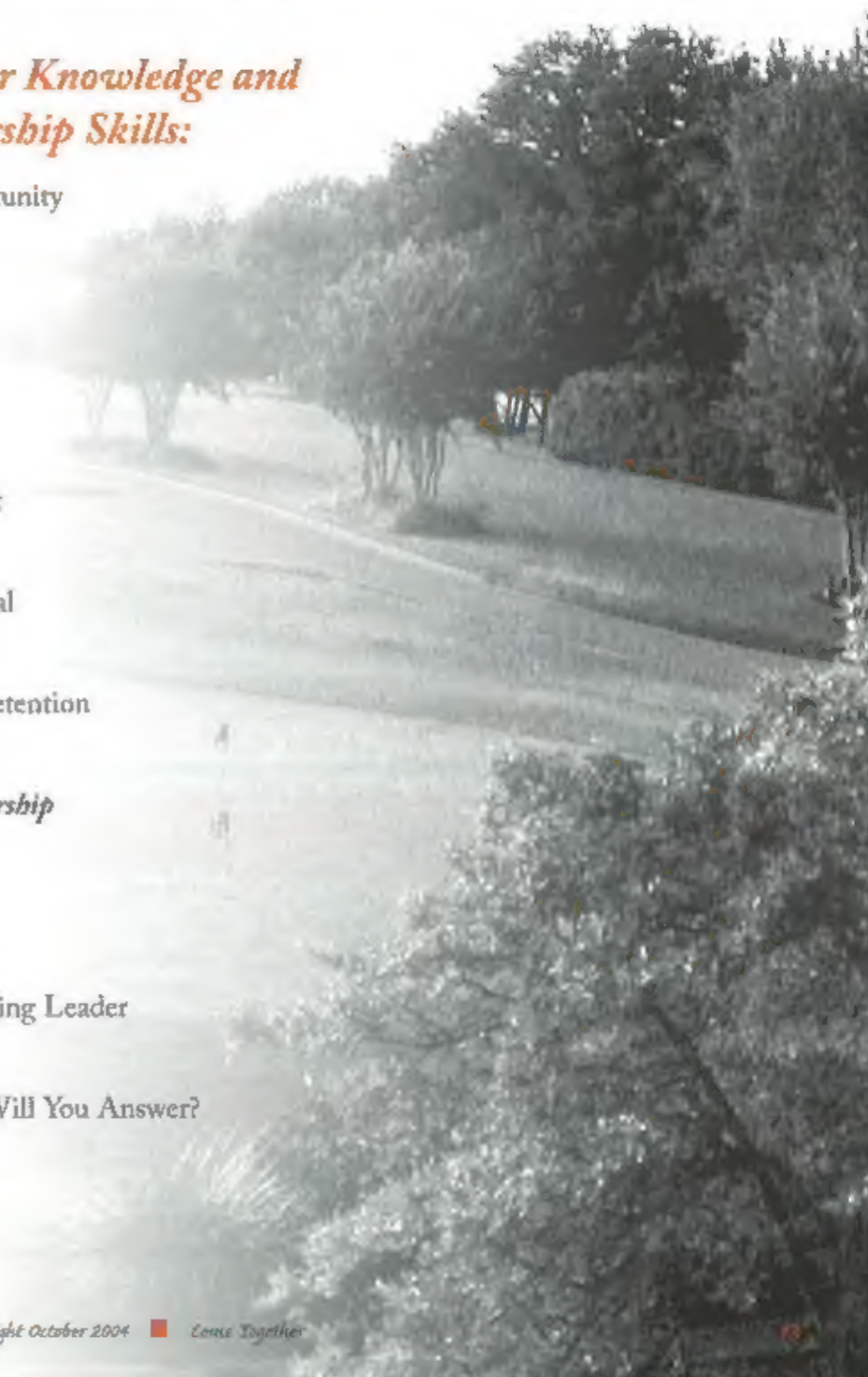
Rachel Amsal, Derrick Bates, Keith Sower, Vance Bantz, William C. Bolbank, Keith Campbell, Anthony Connolly, Sigurbjorn Cox, Diane Currier, Dennis Edens, Brent Daples, Alan Conroy, Conroy D. Davis, Devinna Denton, Tamara Ford, Cleveland Greaves, Ronald Loney, John Ward, Willie Hayden, Gabriel Hernandez, Ken Huck, George K. Jennings, John Kreierling, Adam King, Eric Labrosse, Dave Leggan, Mike Lavigne, Daniel Lison, Kathleen Loughran, Jean-Marie Louis, Stephen C. Maloney, Gilbert Arbone Norrithy, Sandesh-Nour Ali, Sam Park, Wendell Pezala, Pablo Perez, Richard Refano, Chad M. Reiter, Gene Snowden, Steven Strong, Lily Tibben, Godfrey Varghese, Ryan Wilkie, Don Wolf, Teddy Yamashita Jr., and Tom Zepko



**Exciting Topics to Expand Your Knowledge and
Help You Expand Your Leadership Skills:**

- ◆ Making the Most of Your Opportunity
- ◆ Recruiting for Growth
- ◆ The Recruiting Process
- ◆ The Agency Resource Center
- ◆ "Opportunity Unlimited"
- ◆ Management Reports
- ◆ Leads — Your Most Valued Asset
- ◆ Lead Sources and Referrals
- ◆ Maximizing Your Agents' Potential
- ◆ Field Training
- ◆ Quality of Business and Agent Retention
- ◆ Coaching Your Team
- ◆ John Maxwell's *21 Laws of Leadership*
- ◆ Making Success Happen
- ◆ Playing to Your Potential
- ◆ Recruiting 101
- ◆ Nine Characteristics of an Emerging Leader
- ◆ Values of a Great Sales Meeting
- ◆ Opportunity is Knocking; How Will You Answer?

And Much, Much More!



1. Frederick Hadayia



Harrisburg, PA

2. AJ O'Connor



Houston, TX

2. Dustin Venekamp



Santa Rosa, CA

4. Jason Mollo



Middleton, CT

5. Jim Bianchi



Rochester, NY

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

September Production

Name	1 st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
1. Frederick Hadayia	\$136,310	\$165,103		73.2	14	Durhon Oldham
2. AJ O'Connor	130,924	158,187		72.6	22	Steve Greer
3. Dustin Venekamp	111,238	110,581		70.8	24	Altig-Orlovic
4. Jason Mollo	90,580	83,640		69.1	13	David Zophin
5. Jim Bianchi	83,410	143,663		76.5	17	Durhon Oldham
6. Kevin Surles	71,450	72,042		68.4	17	David Zophin
7. Barry Dillah	70,658	69,967		68.7	19	Eric Gighione
8. John McCreary	67,797	79,796		67.8	18	Furer-Whittinghill
9. Marcus Smith	60,189	68,088		67.6	15	James Surace
10. David Wang	57,673	92,069		76.7	16	Bob Olson

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
* 1. Jim Bianchi	\$859,519	\$1,238,169		76.5	17	Durhon Oldham
* 2. Frederick Hadayia	683,428	847,506		73.2	14	Durhon Oldham
* 3. Jason Mollo	607,906	600,754		69.1	13	David Zophin
* 4. Dorian Oldham	594,786	997,234		76.1	8	Durhon Oldham
* 5. Dustin Venekamp	571,792	589,954		70.8	24	Altig-Orlovic
6. Kevin Surles	563,216	618,287		68.4	17	David Zophin
7. John McCreary	524,026	702,657		67.8	18	Furer-Whittinghill
8. Joshua Goodman	489,584	599,678		70.5	11	William Jennings
9. AJ O'Connor	489,314	624,294		72.6	22	Steve Greer
10. Erik Graham	437,846	1,060,789		78.0	8	David Cohen

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Theresa Bellajaro	Rick Altig	\$4,537.20
Matthew Hogan	Durhon Oldham	\$4,234.88
Upinder Bhinder	Rick Altig	\$4,191.52
Rudi Camenzind	David Cohen	\$3,538.80
Edwin Flores	David Cohen	\$3,471.87
Stephen Perotti	Jatoft-Foti	\$3,233.91
Ruben Soberanes	Jatoft-Foti	\$3,227.92
Lance Brown	Steve Hartman	\$3,132.15
Max Quasem	David Cohen	\$3,093.80
Marlon Underwood	Bob Olson	\$3,053.60
Total Retention Bonus Paid:		\$517,085.21 483 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Frederick Hadayia	Durhon Oldham	\$15,035.93
AJ O'Connor	Steve Greer	\$10,822.40
Jim Bianchi	Durhon Oldham	\$7,524.87
Dustin Venekamp	Altig-Orlovic	\$7,246.07
Jason Mollo	David Zophin	\$7,111.77
Doreen Ryan-Foti	Jatoft-Foti	\$6,158.94
Bill Cook	Tom Williams	\$5,326.10
Dorian Oldham	Durhon Oldham	\$5,117.71
Barry Dillah	Eric Gighione	\$4,961.82
Dustin Baxter	Geneser-Geneser	\$4,775.36
Total Leadership Bonus Paid:		\$226,433.47 128 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Mark Gagliardi	Jatoft-Foti	\$1,891.33
Al Wall	Josh Chalom	\$1,782.27
Vivian Dwyer	Altig-Hay	\$1,479.20
Malka Arony	Steve Hartman	\$1,240.16
Rona Pileggi Spano	Bob Olson	\$899.36
Becky Cutler	Bill Jennings	\$769.80
Richard Case	James Surace	\$747.92
Susan Gilbert	Bob Olson	\$717.48
Joseph Galusha	Durhon Oldham	\$715.70
Kenneth Altizer	Marc Morton	\$695.70
Total PR Bonus Paid:		\$22,559.32 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



American Income and National Income's First Ever Public Relations Summit

We are excited to announce our first ever **Public Relations Summit Meeting** to be held in Waco, Dec. 10-11, 2004. Never before has our entire PR Team been gathered together all in one place to plan, strategize, and train for a phenomenal kick-off for the new year.

Summit Overview:

Day one kicks-off with discussing our vision and mission for 2005. Our guest speakers will include the Honorable Jim Wright and OPEIU Local 277 President, Becky Turner who will punctuate the day.

Day two will feature our Founder and Chairman Emeritus, Mr. Bernard Rapoport, an introduction of a brand new PR Development Resource, and a series of educational sessions certain to peak your success in 2005.

New Representative Training:

First year representative training is set for Thursday, Dec. 9 and is for all PR Representatives who joined the PR Team in 2004. If you qualify for this category, you will want to make travel arrangements to arrive in Waco on Wednesday, Dec. 8, 2004.

Register now!

To get a registration form go to www.aillife.com/Agency/PR/PR_Summit_%20Registration.pdf and fax the completed form to 254-741-5770. Be sure to book your travel plans early!

Join us for two historic and unforgettable days as we build camaraderie, team spirit, and momentum to move into 2005.

Plan for Your Journey to the Top!

Mark Gagliardi with the Jatoft-Foti Agency Named Labor Activist of the Year



On Sept. 17, 2004, Mark Gagliardi, a PR Representative with the Jatoft-Foti Agency, was named Labor Activist of the Year for Contra Costa County at the AFL-CIO's Labor-2-Labor Dinner.

Mark was honored after delegates representing over 80,000 union men and women in Contra Costa County voted to recognize the work he does for his fellow union members.

Mark is a steward with OPEIU Local 277 and maintains a food bank for striking union members. He has participated in dozens of picket lines throughout California and can usually be seen walking those lines with a bullhorn.

Mark is also known for the "Shoot for a Cure" charity which raises money for the Leukemia/Lymphoma Fund.

Hon. George Miller, California State Congressional Representative, honored Mark for this designation by saying, "When union men and women speak about a revitalized union movement in our nation, it is people like Mark Gagliardi who represent that new spirit."

Mark joined American Income Life and OPEIU Local 277 in September 1999. In 2002, he became a Public Relations Representative.

Mark is a delegate to eight Northern California Central Labor Councils. In 2003, he was elected to the Executive Board of the Contra Costa Central Labor Council.

In October 2003, Mark was appointed Chief Steward of the Western U.S. for OPEIU Local 277.

Again join us in congratulating Mark on this most distinguished honor.

State General Agents



Durhon Oldham

CATEGORY I	SEPTEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Durhon Oldham	\$387,988	\$273,240	45	187	\$646,935	76.6	\$3,029,448	\$1,912,680	45	203	\$4,766,323	
Geneser-Geneser	275,564	207,240		133	332,018	68.6	3,047,413	1,865,160		163	3,959,970	
Bob Olson	215,638	175,560		123	363,948	85	1,060,339	889,160		131	1,836,126	
Eric Giglione	402,572	347,160		116	\$47,299	71.5	3,216,744	3,736,920		86	4,683,567	
Rick Altig	680,021	677,160		100	1,191,136	70.7	7,415,295	6,819,200		123	\$617,774	



David Zophin

CATEGORY II	SEPTEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
David Zophin	\$195,844	\$96,360		203	\$218,149	70.1	\$1,358,021	\$867,240		157	\$1,549,756	
Steve Greer	131,647	96,360		137	163,756	67.2	664,414	806,520		82	950,350	



Vic Hancock

CATEGORY III	SEPTEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Vic Hancock	\$79,856	\$75,240	25	131	\$101,201	72.4	\$824,869	\$677,160	25	147	\$1,052,943	
James Surace	81,793	75,240		109	146,766	72.6	741,803	650,760		114	1,312,071	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

State General Agents



Bill Jennings

CATEGORY IV	SEPTEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Bill Jennings	\$89,992	\$62,040	20	165	\$144,215	71.8	\$891,660	\$558,360	20	180	\$1,149,187	
Chris La Fond	69,182	62,040	45	157	103,759	76.4	620,398	558,360	45	156	1,032,397	
Altig-Martyn	75,873	62,040	10	132	124,726	69.4	675,522	558,360	10	131	1,081,588	



Slav Bitman

CATEGORY VI	SEPTEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Slav Bitman	\$88,442	\$18,480		479	\$82,563	98	\$88,442	\$18,480		479	\$82,563	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

MONETARY DONATIONS

American Income & National Income

- Gave \$2,000 to the Guide Dogs of America Annual William W Winpisinger Charity Event.
- Donated \$2,500 to Martin J. Maddaloni Tribute Dinner.
- Donated \$2,500 to the Community Action Partnership.
- Contributed \$1,000 to the Texas AFL-CIO.

Rick Altig Agency

- Donated \$1,000 to the Alaska AFL-CIO.
- Gave \$450 to the MGEU.
- Gave \$125 to IBEW Local 551.
- Donated \$500 to IBT Joint Council 52.
- Donated \$300 to NFLPN scholarship fund.
- Gave \$220 to the Memphis Labor Relations.
- Contributed \$160 to Bel. South/CWA/United Way.
- Gave \$250 to the London District Labor Council.
- Donated \$200 to the Waterloo Regional Labor Council.
- Gave \$900 to the Teamsters.
- Gave \$200 to IBEW 659.
- Contributed \$200 to CJA 2851.
- Donated \$200 to Bo.ze Centra. Trades & Labor Council.
- Gave \$100 to Saskatchewan Snowmobile Association.
- Contributed \$182.83 to USWA 1938.
- Donated \$69.99 to RWAW 49.
- Gave \$149.99 to LIUNA 296.
- Gave \$129.99 to IBEW 125.
- Donated \$129.99 to CWA 7901.
- Contributed \$89.97 to BRG 500.
- Gave \$79.98 to OPCM 555.
- Contributed \$79.98 to IBI 81.
- Contributed \$79.98 to IBEW 48.
- Donated \$79.98 to IAM Guide Dogs.
- Gave \$209.98 to CJA 2154.
- Gave \$209.98 to the AFSCME.
- Donated \$209.98 to USWA 6163.
- Donated \$199.99 to IBEW 280.
- Donated \$500 to FCU.
- Contributed \$200 to IBEW Local 73.
- Gave \$100 to the Victoria Labor Council.
- Contributed \$100 to the Spokane Regional Labor Council.
- Contributed \$96.88 to the MGEU.
- Donated \$600 to UFCW 1995.

Rick Altig Agency Cont.

- Gave \$100 to ATU 1505.
- Gave \$70 to IBEW 76.
- Contributed \$100 to IUOE 612.
- Gave \$1,150 to the AFL-CIO.
- Contributed \$500 to the Labor Management Conference.
- Contributed \$175 to the CUPE.
- Donated \$100 to SOAR Chapter 2.
- Gave \$175 to the Sudbury District Labor Council.
- Contributed \$500 to the Labor Management Conference.
- Contributed \$1,000 to the Manitoba Nurses Union.
- Donated \$80 to UFCW 832.
- Gave \$450 to the Teamsters 213.
- Contributed \$500 to the IBEW golf tournament.
- Contributed \$150 to the Alberta Fish & Game Association.

Altig-Hay Agency

- Donated \$400 to the Virginia AFL-CIO.

Slav Bitman Agency

- Donated \$400 to the North Carolina AFL-CIO.

Mark Hancock Agency

- Contributed \$100 to the NE Indiana Labor Council.
- Contributed \$50 to the A. Philip Randolph fund.

Robert Hughes Agency

- Contributed \$382 to the Union Community Fund.

Jatoft-Foti Agency

- Contributed \$2,500 to the California Labor Federation.

Jim Surace Agency

- Contributed \$100 to USWA 2155.
- Contributed \$50 to the Truck Driver's Union Local 407.

David Zophin Agency

- Contributed \$1,500 to the Connecticut AFL-CIO.
- Gave \$250 to the ULA.
- Gave \$200 to IAM District 26.

Total \$27,286.49



FROM THE DESK OF

Bo Gentile

Vice President
Recruiting & Development

Take Control — Personal Recruiting is Key

As the seasons are changing and a chill is setting in the air, football is in full swing, and the holidays will be here before we know it. Given this, how many of us will go and do holiday shopping or go out to eat with friends or family? The reason I ask, is we all will probably come in contact with several people who will demonstrate the skills needed to be successful at American Income and National Income.

The reason I point this out, is that time and time again, the retention numbers of personal recruits are significantly higher than those recruited through traditional methods — internet, job fairs, and newspaper ads. I think this happens because you take ownership of that recruit from the minute you meet them. And from the moment they step into the office, in a way, it is you "vouching" for how good the opportunity is. Plus, you will personally back up the information and career promises you make. Therefore, you take a vested interest in their success. In turn, the new personal recruit is focused on not letting you down. They want to make sure you never rethink the choice you made in them, or in choosing them to work for this Company.

As a Manager with American Income or National Income, you should always challenge yourself to be sure that during the last quarter of the year you will bring in at least one personal recruit.

Think about that commitment. If every Manager sets that type of goal, you would see Agencies grow across the board. Not to mention that the retention of those Agents would be outstanding.

I understand that everything, or almost everything, at American Income and National is driven by some type of bonus, whether it be the Retention Bonus, the Leadership Bonus, or Convention. There is always something driving all of you to reach your goals. So why should personal recruiting be any different?

This is why, I am proud to announce, beginning Jan. 1, 2005 we will have in place a Personal Recruiting Bonus. The details are still being fine-tuned and in the next two issues of *Spotlight* we will explain in full detail how this Personal Recruiting Bonus will work, and how you can ensure to get in on this bonus.

Recruiting and retaining Agents in your hierarchy is the key to your development as a Manager. Putting the retention numbers in your favor by making sure you are personally recruiting along with all of the other traditional methods will ensure you grow as a Manager and continue to take your career to the next level.

Be sure and watch over the next two months for complete details on the

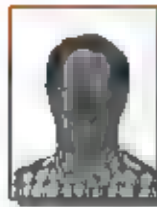
NEW PERSONAL RECRUITING BONUS!

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A

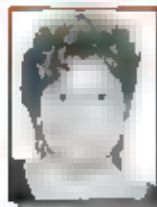


Al Wall
Toronto, ON

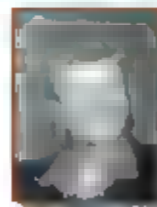


Vivian Dwyer
Glen Allen, VA

Category B



Malka Arony
Phoenix, AZ



Catherine Briggie
Phoenix, AZ

Category C



Kelly Bittle
Maamelle, AR



Richard Case
N. Royalton, OH

September Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	12,975	Rick Altig
2. Malka Arony	8,345	Steve Hartman
3. Brenda DiSomma	3,789	Eric Giglione

All Time PR Card Production Record
Month: 18,960 cards Vivian Dwyer

Category	No. Cards	SGA
1. Al Wall	4,702	Joshua Chalom
2. Vivian Dwyer	2,953	Altig-Hay
3. Kenneth Altizer	2,678	Marc Morton
4. David Blaisdell	2,225	Rick Altig
5. Robin Andrade	1,977	David Zophin

Category B	No. Cards	SGA
1. Malka Arony	5,697	Steve Hartman
2. Catherine Briggie	2,380	Steve Hartman
3. William Gibson	2,260	Paul Rumbac
4. Timothy Farr	2,120	Paul Rumbac
5. Cassandra Robinson	1,067	Alig Martyn

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Kelly Bittle	14	Chris Wittenbach
2. Richard Case	12	James Surace
3. Gary Silberman	8	Gleb Ostrowsky
4. Cheryl Cook	8	Durham Oldham
5. Renee Flannery	8	James Surace

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	135,275	Rick Altig
*2. Brenda DiSomma	47,051	Eric Giglione
3. Charles Hill	37,350	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Brenda DiSomma	21,681	Eric Giglione
*2. Frances Christie	20,259	Rick Altig
3. Vivian Dwyer	18,897	Altig-Hay
4. Mark Gagliardi	18,184	Jatoft Foti
5. Richard Meshulam	17,670	David Cohen

Category B	No. Cards	SGA
*1. Malka Arony	22,527	Steve Hartman
*2. Brenda Swecker	15,942	Chris La Fond
3. Mario Soljan	13,425	Steve Friedlander
4. Laurie Onasch	11,627	Manone & Altig
5. Timothy Farr	9,183	Paul Rumbac

All Time PR Group Production Record
YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. Cheryl Cook	87	Durham Oldham
*2. Richard Case	68	James Surace
3. William Slocum	68	James Surace
4. Krissa Hensley	65	Marc Morton
5. Susan Fuldauer	55	Mark Hancock

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = "Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives cited and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

CANCLUN

Mexico

2005

All
Mexico



Public Relations Bonus

Qualifiers

Mark Gugliardi	\$1,891.33
Al Wall	\$1,782.27
Vivian Dwyer	\$1,479.20
Malka Arony	\$1,240.16
Rona Pileggi Spano	\$899.36
Becky Cutler	\$769.80
Richard Case	\$747.92
Susan Gilbert	\$717.48
Joseph Galusha	\$715.70
Kenneth Altizer	\$695.40
Timothy Farr	\$690.96
Renee Flannery	\$690.75
Robin Andrade	\$627.54
Erin McKee	\$619.51
Patti Morgan	\$576.50
Krissa Hensley	\$538.90
Marian Crawford	\$484.82
William Gibson	\$509.41
Brenda Di Somma	\$469.65
Mario Soljan	\$443.41
Brenda Swecker	\$393.45
Charles Hill	\$383.19
Leo VanDenBussche	\$355.56
Frances Christie	\$355.15
Catherine Briggie	\$349.40
Donald Spohn	\$349.30
Suzanne Powers	\$335.90
Robin Denham	\$322.50
David Blasidell	\$313.29
John Wilkinson	\$309.90
Jenny Williams	\$266.13
Jacqueline deVooght	\$260.24
Laurie Onasch	\$238.51
Larry Lozano	\$226.35
Erica Dalager	\$224.96
Irene Rurycz	\$219.33
Sandra Johnson	\$217.46
Mary Hinterberger	\$216.32
Lou Nell Busby	\$211.86
Gabriella Klett	\$205.38
George Fuenthold	\$205.07

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total

\$22,559.32



Leadership Bonus

September Bonus Qualifiers

Fred Hadayin	\$15,035.93	Jeff Dioceno	\$1,732.03	Gabriel Hernandez	\$293.72
Alfred O'Conno	\$10,823.40	David Ackmann	\$1,623.91	Eric Bailly	\$287.36
Jim Bianchi	\$7,524.87	Kevin Appanany	\$1,619.57	Michael Zora	\$283.80
Dustin Vanchamp	\$7,246.07	Matthew Hogan	\$1,602.74	Randy Downs	\$282.88
Jason Mollo	\$7,111.77	Jeff Kilman	\$1,576.70	Robert Boyer	\$274.03
Doreen Foti-Ryan	\$6,158.94	Andrew Fike	\$1,558.94	Benjamin Farless	\$271.69
Bill Cook	\$5,326.10	Ryan Willie	\$1,558.86	Dennis Cedeno	\$270.60
Dorian Oldham	\$5,117.71	Brandon Ito	\$1,499.60	Zachary Frail	\$269.13
Barry Dillah	\$4,961.82	Jerald Madanmad	\$1,481.95	Davin Phillips	\$267.13
Dustin Baxter	\$4,775.36	Scott Keeney	\$1,474.10	Donnie Nolen	\$252.69
Curt Snow	\$4,272.47	Glen Thompson	\$1,469.23	Ernest Wilmoth	\$252.47
Kevin Surles	\$4,167.22	William Harris	\$1,395.58	Chad Castella	\$251.15
Jason Schlomann	\$4,040.58	Harvey Johnson	\$963.09	Vincent Terrie	\$250.83
Joshua Goodman	\$3,826.55	Tracy Haden	\$900.77	Ross Mechow	\$247.69
James Logan	\$3,783.54	Willie Hayden	\$845.03	Conceal Davis	\$246.94
David Wang	\$3,673.09	Corey Neff	\$819.93	Tommy Oh	\$246.30
Alex Roland	\$3,326.42	Christopher Pace	\$749.05	Timothy Clark	\$245.87
Dustin Raam	\$3,321.89	Diane Currier	\$713.10	Susanne Munro	\$243.36
Lawrence Hauck	\$3,140.49	Frank Searns	\$712.43	Scott Zoll	\$241.29
Susan Beegh	\$3,113.43	Thomas Hodges	\$697.64	Alison King	\$241.12
Steven Jakubczak	\$3,099.18	Steven Solobury	\$691.67	Meneko Perakia	\$237.24
Marlon Underwood	\$3,071.62	Kathleen Loughran	\$684.10	Wale Ajala	\$235.44
Christopher Hernandez	\$3,066.96	Keri Throver	\$607.37	Jedidiah Scott	\$232.96
Hal Herman	\$3,036.70	Brian Colbeck	\$557.87	John Keiderling	\$228.47
Linda Amante	\$2,998.93	Tahir Bradley	\$535.62	Mary Ann Gsoic	\$227.34
Brian Traboulay	\$2,989.91	Derrick Bates	\$530.41	Kevin Leonard	\$212.77
Koutzei Appiah	\$2,935.44	Momodou Sonho	\$519.63	Howard Wilson	\$192.63
Matt Dvorak	\$2,932.46	Ricky Thompson	\$514.70	Wes Elder	\$173.93
Vedran Pipinic	\$2,894.96	Janice Larkin	\$512.50	Jessifer Downey	\$156.83
David Haseman	\$2,876.02	Leena Barriere	\$493.00	Danielle Holmes	\$150.71
Don Wold	\$2,804.49	Jose Sanchez	\$491.50	Latosya Tucker	\$105.32
Mary Rosen	\$2,761.76	Mark Gorman	\$486.81	Lazarus Echets	\$57.12
Alan Conquest	\$2,636.55	Tommy Richardson	\$460.97		
Marcus Smith	\$2,473.43	Michael Nowak	\$385.09		
Matthew Wolfanger	\$2,449.45	Nicholas Soboleski	\$379.27		
John McCreary	\$2,415.31	Michael Kowach	\$360.21		
Theodore Pappas	\$2,402.77	Burton Clayton	\$359.95		
Mitali Cohen	\$2,396.19	Patrick Jakubski	\$345.54		
Chad Roehrs	\$2,300.56	Bradley Kolak	\$337.74		
Carla Miller	\$2,273.55	Abdelhadi Tadomdine	\$329.69		
Gregory Partea	\$2,226.29	James Beck	\$326.50		
Richard Spicer	\$2,193.35	Kashif Tafail	\$322.18		
Navarro Simmons	\$2,143.40	Danny Robinson	\$315.83		
Philip Prata	\$2,004.64	Tunggal Nyanachir	\$315.51		
Bill Hayer	\$1,995.79	Gary Fix	\$315.15		
John West	\$1,976.07	Frank Silveira	\$311.80		
Monique Love	\$1,973.69	Philip LaCross	\$301.79		
Daniel Pavick	\$1,845.09	Mathew Hart	\$296.72		

Total \$226,433.47

Retention Bonus

QUALIFIER	BONUS	A&H
Theresa Bellajaro	\$4,557.20	
Matthew Hogan	\$4,234.88	\$348.00
Uplinder Bhinder	\$4,195.52	\$236.30
Rudi Camenzind	\$3,535.80	
Edwin Flores	\$3,471.87	
Stephen Perotti	\$3,221.91	\$150.96
Ruben Soberanes	\$3,227.92	\$143.76
Lance Brown	\$3,112.15	
Max Quasem	\$3,093.80	
Marlon Underwood	\$3,053.60	
Timothy Cruise	\$2,961.72	
Robert Ulreich	\$2,940.60	
John Martin	\$2,810.60	\$210.55
Meneluo Perakis	\$2,808.39	
Howard Heron	\$2,721.43	\$183.16
Charles Biggs	\$2,693.99	\$215.02
Pablo Pirela	\$2,680.41	
Joaquin Santos	\$2,642.90	
Derrick Bates	\$2,620.40	\$116.88
David Thornton	\$2,619.20	
Al-Karim Wajli	\$2,594.80	
Haylee Nye	\$2,550.99	\$119.34
Arthur Greene	\$2,511.71	\$192.37
Aaron Wolf	\$2,475.84	\$200.67
Alex Blum	\$2,463.82	
Beth Snow	\$2,453.36	
Steve Foti	\$2,439.20	
Joshua Goodmaly	\$2,418.19	
Andrew Linoli	\$2,415.09	\$24.35
Omar Hashimi	\$2,408.48	
Concelor Davis	\$2,403.16	\$141.76
Jinzhou Zhao	\$2,367.21	
Rodney Mori	\$2,358.66	\$173.09
Christopher Stephens	\$2,299.59	\$132.97
Allan Gilbert	\$2,298.72	
Travis Scheldegger	\$2,297.29	\$245.29
Scott Jordan	\$2,240.67	\$154.09
James Davis	\$2,232.20	\$116.81
David Faraway	\$2,207.28	\$108.08
Maria Esposito	\$2,199.44	
Russell Lewis	\$2,191.39	\$221.11
Anthony Mele	\$2,126.86	\$154.52
Gloria Sanchez	\$2,100.46	
Scott Rensiney	\$2,096.65	
Herivelto Pereira	\$2,093.76	
Mack Bell	\$2,095.18	
David Luskre	\$2,091.12	
Crystal Valentine	\$2,088.94	
Mary Ann Gaelic	\$1,987.52	\$180.16
William Burbank	\$1,977.10	\$241.02
Daniel Politechio	\$1,950.21	\$154.51
Malcolm McCall	\$1,911.96	
Michael Perkins	\$1,880.28	
Paulo Rosa	\$1,870.48	\$152.54
Annetta Patterson	\$1,854.79	
John Hill	\$1,851.54	\$178.23
Dorel Hollins	\$1,827.34	
Carla Miller	\$1,810.08	
Jeff Dehtak	\$1,805.16	\$134.75
Steven Zechman	\$1,791.92	\$147.81
Maurice Davies	\$1,784.19	\$229.76
Matthew Hart	\$1,778.50	
Steven Salisbury	\$1,750.50	
James Schneider	\$1,744.92	
All Saeldes Nassar	\$1,744.37	
Rockey Ward	\$1,739.55	\$134.55
Thomas Vanosdol	\$1,736.09	\$171.70
Robert Seaber	\$1,711.01	\$211.90
Randy Downs	\$1,705.76	\$198.84
Bret Fels	\$1,702.56	
Terrance Adams	\$1,711.80	
Carlton Lear	\$1,704.78	
Kathleen Loughran	\$1,692.60	\$119.48
Justin Getzmann	\$1,692.11	
Mathew MacCannell	\$1,683.52	
Michael Snow	\$1,680.80	
Kyrtan Brawner	\$1,674.86	
Richard Reed	\$1,649.44	
Nicholas Sobaleski	\$1,646.09	
Barbara Bomzer	\$1,625.25	
Jon Hanez	\$1,612.68	\$217.08
Oluwakemi Ogundipe	\$1,612.26	
Juliana Driqie	\$1,576.89	\$152.89
Julie Arahamian	\$1,575.14	\$127.76
Scott Shields	\$1,572.30	\$194.70
Benjamin VanFossen	\$1,561.79	
Louis Costa	\$1,555.95	
Scott Sonnenberg	\$1,550.21	\$108.85
David Garrett	\$1,548.67	
Nicholas Wasche	\$1,547.85	
James Oslo	\$1,540.32	\$154.72

QUALIFIER	BONUS	A&H
David Solomanson	\$1,519.03	
Alfred Brenner	\$1,516.85	
Larry Mollitz	\$1,517.05	
Sylvia Freeman	\$1,516.38	\$162.54
Benjamin Mandillas	\$1,515.61	
Phillip Anderson	\$1,511.75	
Kimberly Martin	\$1,512.38	\$122.58
James Wolf	\$1,511.00	\$113.40
Susanne Mirra	\$1,504.40	\$214.40
Arnold Iacovello	\$1,496.76	\$188.64
Thomas McEwee	\$1,487.28	\$134.28
George Sturge	\$1,479.51	
Joel McNeet	\$1,476.36	\$143.36
Zachary Freil	\$1,474.24	
Hal Herman	\$1,471.68	\$162.96
Joey Kennedy	\$1,471.35	
Joseph Callahan	\$1,471.20	
Daniel Phares	\$1,469.70	
Christopher Fave	\$1,468.44	\$146.30
Roger Heitz	\$1,462.40	
Thomas Conolly	\$1,448.80	\$188.32
Kelby McDonald	\$1,418.50	
Rebecca Shandrow	\$1,417.45	
Zulfikar Bhulwara	\$1,411.84	
Jennifer Gilbert	\$1,417.50	\$126.42
Phillip Humbel	\$1,417.34	\$97.38
Rosalie Zwicker	\$1,415.60	
Julie Wells	\$1,416.96	\$173.92
Ronald Gurney	\$1,416.24	\$170.80
Ronald Kastner	\$1,411.50	\$184.95
Matthew Wolfanger	\$1,410.24	\$180.32
Narinder Sidhu	\$1,408.08	
Douglas Bauknecht	\$1,402.88	
William Bailey	\$1,402.12	\$119.08
Leigh Lochner	\$1,400.22	\$177.42
Curt Snow	\$1,388.32	
Shawn Richmond	\$1,385.60	
Scott Keeney	\$1,385.94	\$130.30
Yvonne Hernandez	\$1,378.08	
Melanie Wolf	\$1,377.32	
Monique Davignon	\$1,375.80	\$108.00
Kelby Dubois	\$1,371.72	
Steven Strong	\$1,369.81	\$151.97
Karen Rogers	\$1,369.20	
Jason Gurnett	\$1,356.12	\$186.40
Norace Johnson	\$1,352.40	
Jamie Richweise	\$1,341.78	\$108.30
Eric Dionne	\$1,338.08	
Adam Smith	\$1,336.26	\$101.66
Esther Lee	\$1,331.74	\$107.46
Christopher Cummings	\$1,318.88	
Reiger Rozekamp	\$1,311.52	
Neva Conley	\$1,308.00	
Mark Bleier	\$1,304.80	
Germeis Johnson	\$1,301.16	\$102.52
Victor Quinson	\$1,301.44	
Tony Denica	\$1,290.48	\$95.04
Cynthia Wilhelm	\$1,281.56	
Karl Schuckert	\$1,278.16	
Benjamin Farkas	\$1,268.76	
Tasha Tucker	\$1,264.00	
Ricardo Ferreira	\$1,262.16	
Peter Ovanni	\$1,258.56	
Russell Morris	\$1,248.96	
David Wang	\$1,246.56	
Samuel Cohen	\$1,245.60	
John Nemeth	\$1,236.24	
Raymond Ortol	\$1,234.94	
Eli McKenzie	\$1,230.18	
Pat Adams	\$1,222.05	
Alshin Heidankoozban	\$1,220.52	
Larry Wright	\$1,218.42	
Michael Leith	\$1,211.68	
Kimberly Morrow Gonzales	\$1,211.86	\$174.79
Bradford Powell	\$1,210.41	
Fray Haden	\$1,207.20	
David Ackerman	\$1,204.20	
David Hausman	\$1,200.76	
Jebadiah Kilmer	\$1,195.94	\$151.99
Krista Thieme	\$1,195.74	
Thomas Thundlyll	\$1,194.10	
Donald Shuck	\$1,190.80	\$107.32
Travis Van de Bergh	\$1,185.86	
Michael Lau	\$1,184.40	
Taiwo Darsi	\$1,181.20	
John Deszier	\$1,171.51	\$107.64
Paul Mahoney	\$1,172.42	\$127.61
Richard Delangis	\$1,170.45	
Cleveland Greaves	\$1,167.38	\$86.30
Noah Altinbaugh	\$1,165.12	\$98.62
Edward Hanna	\$1,161.99	\$115.78

QUALIFIER	BONUS	A&H
Lorena Barriere	\$1,159.35	
Innocent Okeke	\$1,158.82	
Dan Rawn	\$1,154.27	
Randson Elder	\$1,147.85	\$83.82
Marko Vujadin	\$1,146.60	\$118.30
Jody Osborne	\$1,143.78	\$88.00
Thomas Reddock	\$1,142.40	
Michael Loewen	\$1,140.92	\$112.64
Andrew Johnson	\$1,131.68	\$102.41
John Franklin	\$1,129.96	
Gregory Siard	\$1,127.05	\$85.36
Jeemiliah James	\$1,102.42	\$104.72
Andrew Graff	\$1,101.98	\$111.32
Jay Meyns	\$1,100.81	\$128.51
Jeremy Welch	\$1,100.19	
Shannelle Hardy	\$1,098.02	
Katherine Leblanc	\$1,090.37	
Kendra Roberts	\$1,091.17	
Mindy Gutenswite	\$1,090.57	
Richard Refano	\$1,087.58	
Donna Murray	\$1,087.57	
Sean White	\$1,081.47	
Volodymyr Derevyanyy	\$1,079.78	
Nickel Shaffer	\$1,067.35	
Gary Pino	\$1,066.24	
Chris Lutz	\$1,056.55	
Jedidiah Scott	\$1,044.67	
Gordon Hoshko	\$1,041.25	
Tamara Ford	\$1,040.91	
Christy Starr	\$1,040.72	\$114.73
Kenneth Stringer	\$1,016.75	
Carl Boldon	\$1,016.87	
Jovan Carter	\$1,011.54	
Lori Yelding	\$1,011.79	
Rachael Soto	\$1,011.34	
Niman Singh	\$1,007.60	
David Thompson	\$991.35	
Nolan White	\$987.37	
William Childress	\$986.49	
Glenn Snowden	\$986.05	
Benoit Oreesare	\$985.65	\$95.65
Dennis Muth	\$983.12	
Keith Cornwell	\$982.91	
Patrick Parisi	\$977.86	
Richard Minge	\$970.90	\$91.80
Stephen Poye	\$969.10	\$19.27
Mark Butler	\$962.45	\$80.45
Jamie Fields	\$944.25	\$110.65
Joseph Coarney	\$915.85	\$114.55
John Dixon	\$912.90	\$98.10
Marcus Baufista	\$911.41	
William Gordon	\$910.28	
Luke Squires	\$910.76	
Linda Postel	\$912.55	\$81.75
Robert Tierney	\$910.28	
Douglas Zigby	\$910.11	
Bryan Johnson	\$908.91	
Joshua Harris	\$905.96	\$93.25
Frank Lindal	\$902.55	
Kevin Strong	\$897.20	
Claudia Rodriguez	\$895.29	
John Moran	\$895.18	
Cody Shearer	\$890.60	
Brian Donsey	\$885.20	
Barry Bolden	\$881.30	
Clayton Frost	\$876.60	
Eric Tuttlebome	\$874.50	\$84.15
Thomas Tulowlecki	\$873.73	
Thomas Hudges	\$871.20	
Michael Halkwicz	\$870.60	
Jacob Obie	\$868.30	
Kelly Tippett	\$864.90	
Arick Johnson	\$858.50	
Heather Hewitt	\$857.30	
Michael Bedford	\$854.70	
Pearl Sullivan	\$854.70	
Lily Tchen	\$852.61	
Chad Boelvis	\$847.70	
Brian Varney	\$847.50	
Scott Witzel	\$842.20	
Rebecca Koets	\$841.90	
Madlyn Woodyard	\$841.72	
Kimberly Mals	\$841.30	
Richard Wu	\$840.40	
James Rico	\$834.90	
Marcandre Mimeault	\$832.00	
Ebony Williams	\$831.40	
Brian Hellman	\$827.50	
William Westcels	\$826.50	
Galina Nizhlova	\$822.00	
Donald Goodman	\$819.00	

Retention Bonus

QUALIFIER	BONUS	A&H
Michael Laramie	\$816.20	
Joshua Freeman	\$815.00	
Young Yoon	\$814.20	
Benjamin Jensen	\$804.20	
Luis Hinds	\$776.05	
Sakon Funk	\$742.24	\$130.80
Matthew Melhorn	\$725.49	\$62.50
Lynnda Williams	\$721.47	\$74.12
David Williams	\$708.77	\$70.97
Ray Burton	\$700.06	\$84.50
Patrick Olson	\$695.60	\$70.36
William Bean	\$693.96	\$74.28
Todd Freeman	\$693.52	\$77.04
Hira Haldinger	\$689.12	\$64.16
Van Skelton	\$685.52	\$102.60
Stephon Flynn	\$681.16	\$79.72
Richard Rothschild	\$678.60	\$66.32
Giorgio Saraceno	\$676.48	\$62.12
Ted Bryson	\$675.14	\$85.96
Glenn Van de Sande	\$674.09	\$105.44
Rog Beaudro	\$669.64	\$61.56
Latonya Tucker	\$668.14	
Roland Cheney	\$666.00	
Kevin Muckle	\$649.40	\$64.80
Richard Galati	\$619.00	
Dorothy Panninghouse	\$617.68	\$73.20
Brian Hubbard	\$616.76	
Melanie Bashoe	\$616.48	
Ryan Bhanz	\$618.40	
Rhonda Scott	\$614.95	
Emeraude Valenciano	\$613.20	
Travis Nelson	\$612.96	
Alan Strickland	\$610.00	
Thomas Harris	\$614.48	
John Ippolito	\$619.44	
Andrew Ramos	\$619.20	
Paul Gouveia	\$618.32	
Amber Cooke	\$616.16	
Amanda Nathoo	\$615.44	
Maria Torres	\$615.20	
Erin Smith	\$612.96	
Justin Gotter	\$612.80	
Diane Lacroix	\$610.44	
Ronald Urbabe	\$605.84	
Mark Boyle	\$605.44	
Karen Montgomery	\$600.48	
Michael Wilson	\$597.04	
Sheri Wilkins	\$596.00	
Gloria Kraker	\$594.24	
Tyler Hunt	\$592.64	
Edward Kleis	\$591.76	
Timothy Husk	\$591.60	
Paul Gentile	\$589.36	
Dilenny Plama	\$584.56	
Ryan Shoji	\$583.04	
Rashid Bokhari	\$580.32	
William Ho	\$580.24	
Paul Hartman	\$579.60	
Charlita Ellis-Dias	\$577.20	
Brian Hammond	\$577.44	
Jessica Roth	\$577.28	
Jade Holloway	\$574.08	
James Ling	\$572.00	
Matthew Tucker	\$571.92	
Leland Hokanson	\$571.20	
Michael Duprie	\$568.88	
Jared Spoon	\$568.64	
Tylesto Billingsley	\$568.08	
Robert Harris	\$567.60	
Igor Kafanov	\$567.48	
Aadesh Jain	\$561.84	
Albert DiMarco	\$560.74	\$97.97
Ryan Eckroth	\$560.08	
Donald Strynadka	\$559.65	\$55.37
Frederick Ulrich	\$552.72	\$70.00
Mark Peltz	\$550.83	\$65.52
Jeffrey Ahrens	\$547.82	\$72.70
Julie Reason	\$534.73	\$65.10
Robert Bingham	\$522.83	
Manuel Amador	\$519.68	\$67.27
Rodney Husmann	\$518.20	
Samuel Mendelsohn	\$517.83	\$98.55
Scott Mullgren	\$510.06	\$72.49
Hargeet Rana	\$507.50	
Frank Summers	\$502.60	\$67.41
Anastasya Fedosova	\$498.16	\$75.85
George Noujaim	\$495.16	
Gregory Engrav	\$494.11	
Bhuvan Sawhney	\$493.50	
Bradley Kulak	\$493.47	\$16.04
Andrew Manchon	\$484.33	

QUALIFIER	BONUS	A&H
Ronald Marx	\$482.09	
Lee Croft	\$481.88	
Ngocbich Cao	\$481.67	
David Duque	\$480.69	
Santoso Adelufosi	\$479.85	
Harold Canter	\$478.75	
Donald Fletcher	\$478.14	\$57.37
Byron Paz	\$477.33	
James Beck	\$476.91	
Willie Hayden	\$474.74	
Bridget Driscoll-Hunt	\$474.04	
Lee Huffman	\$471.59	
Leslie Kauffman	\$469.56	\$59.20
Sandra Carlson	\$467.18	
Lynn Erickson	\$467.11	
Ronald Trombetta	\$465.96	
Meredith Allan	\$465.95	\$48.75
Shoshannah Karris	\$463.26	
Charles Baird	\$463.05	\$81.59
Richard Miller	\$462.91	
Summer Garzer	\$461.87	\$49.77
Stefan Johannsson	\$461.25	
Ted Schilling	\$460.98	
Romeo Daley	\$457.97	\$52.80
James Aiello	\$457.59	\$59.25
Richard Roschitzky	\$457.52	
Daron Wakefield	\$455.47	
John Barnuch	\$454.67	\$63.24
Alan Nakamura	\$453.16	
Edward Clark	\$452.06	
Wayne Ulrich	\$445.41	\$45.45
Kobina Sekyi	\$442.05	
Ashara Pharms	\$439.83	
James Bliefnick	\$437.88	
David Jackson	\$435.75	
Kenneth Medisa	\$431.80	
Sushan Chand	\$431.69	
Rigoberto Pedrosa	\$428.52	
Loren Cardwell	\$429.45	
Charles Rozcoe	\$429.45	
Aaron Huff	\$425.32	
Loan Pham	\$425.28	
Sungulag Nyamochie	\$421.56	
Nancy Myers	\$420.63	
Rima Alkadry	\$418.50	
Mozella Bradley	\$418.14	
Demond Williams	\$417.60	
Ronny Georges	\$415.74	
Shawn Jakowczak	\$414.24	
Paul Vallejo	\$412.20	
Joshua Bouchard	\$411.84	
Lee Lamb	\$408.54	
Nathan Stockland	\$408.00	
Brian Gorkuswki	\$407.36	
Aram Avetisyan	\$406.44	
Robert Kaelin	\$404.28	
Georgina Torres	\$404.04	
Dustin Maner	\$403.92	
Russ Merkow	\$403.44	
Jayne Spier	\$403.03	
Vivian Brummeyer	\$402.82	
Ken Monken	\$401.28	
Eric Fleishman	\$400.86	
Milcha Stuck	\$399.06	
Gregory Boling	\$397.68	
Daniel Gambia	\$396.84	
Lizett Cornejo	\$396.30	
Lisa Mills	\$395.22	
Daniel Javor	\$395.10	
Roddracus Doilar	\$394.38	
Randy Feysier	\$394.34	
Starlette Smith	\$394.08	
Amit Malhotra	\$394.08	
Tiffany McDowell	\$393.84	
Amanda Powell	\$393.36	
Brenda Walker	\$392.94	
Billy Ruby	\$392.58	
Nick Zangardi	\$391.82	
Tom Motley	\$389.28	
Mark Gorman	\$387.66	
Levar Morgan	\$386.04	
Joseph Biiggs	\$386.04	
Brian Hurtado	\$385.80	
Larry Clemens	\$385.80	
Denise Davidson	\$384.77	
Dale Lewis	\$384.66	
Erika Nelson	\$384.30	
Shenee Oletson	\$384.18	
Patrick Henderson	\$383.60	
Don Grant	\$383.54	
Joseph Burgholzer	\$380.52	

QUALIFIER	BONUS	A&H
Ernest Wilmoth	\$379.62	
James Ripley	\$379.50	
Allison Walker	\$378.72	
Reimigio Muzanenlamo	\$377.16	
Dwayne Campbell	\$376.68	
Gerardo Leon	\$376.38	
Francesca Jenkins	\$376.18	
Brian Brophy	\$373.92	
Raymond Kindsfarber	\$373.56	
Kevin Minetto	\$372.72	
DeShella Hargrove	\$372.24	
Luigina Cusca	\$370.56	
Jack Long	\$369.54	
Freddy Sanad	\$369.12	
Robert Dumian	\$369.06	
Travis Scott	\$368.76	
Christopher VonWerder	\$368.34	
William Janger	\$367.00	
Chad Keeney	\$366.60	
John Horsak	\$365.52	
Candace Szalaja	\$365.04	
Todd Hogan	\$364.38	
Wick Foxley	\$363.72	
Jerry Mills	\$362.58	
Rebecca Gershman	\$362.22	
William Hunter	\$361.92	
Jennifer Ly	\$361.20	
Justin Harris	\$360.36	

Total Bonus Paid Out
\$517,085.21
Total A&H
\$17,191.91